

**Information to identify the case:**

Debtor 1	<u>Rita Bernard</u>	Social Security number or ITIN	xxx-xx-9871
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	12-24181-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Rita Bernard

12/8/17

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Rita Bernard  
 Debtor

Case No. 12-24181-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 27

Date Rcvd: Dec 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2017.

db +Rita Bernard, 37 Willow Street, Bergenfield, NJ 07621-2216  
 513194516 +JP Morgan Chase Bank, N.A., c/o Mary Lautenbach, 201 N. Central Ave. Mail Code: AZ1-1191, Phoenix, AZ 85004-1071

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 08 2017 22:35:17 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 08 2017 22:35:14 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

513099837 +EDI: AMEREXPR.COM Dec 08 2017 22:23:00 American Express, PO Box 981537, El Paso, TX 79998-1537  
 513326761 EDI: BECKLEE.COM Dec 08 2017 22:23:00 American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701  
 513159529 EDI: BANKAMER2.COM Dec 08 2017 22:23:00 FIA CARD SERVICES, N.A., PO Box 15102, Wilmington, DE 19886-5102  
 513099838 EDI: BANKAMER.COM Dec 08 2017 22:23:00 Bank of America/AAA, PO Box 982238, El Paso, TX 79998  
 513099839 +EDI: TSYS2.COM Dec 08 2017 22:23:00 Bloomingdales, PO Box 183083, Columbus, OH 43218-3083  
 513099840 +EDI: CAUT.COM Dec 08 2017 22:23:00 Chase Auto Finance, PO Box 901076, Fort Worth, TX 76101-2076  
 513099841 +EDI: CHASE.COM Dec 08 2017 22:23:00 Chase Bank USA, PO Box 15298, Wilmington, DE 19850-5298  
 513123395 +EDI: TSYS2.COM Dec 08 2017 22:23:00 Department Stores National Bank/Bloomingdales, Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053  
 513111625 EDI: DISCOVER.COM Dec 08 2017 22:23:00 Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025  
 513099842 +EDI: DISCOVER.COM Dec 08 2017 22:23:00 Discover Card, PO Box 71084, Charlotte, NC 28272-1084  
 513099843 +EDI: RMSC.COM Dec 08 2017 22:23:00 GEGRB/Banana Republic, PO Box 965005, Orlando, FL 32896-5005  
 513099844 +EDI: CITICORP.COM Dec 08 2017 22:23:00 Home Depot/Citibank, PO Box 6497, Sioux Falls, SD 57117-6497  
 513482553 EDI: RESURGENT.COM Dec 08 2017 22:23:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 513377299 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Banana Republic, POB 41067, Norfolk VA 23541  
 513400692 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Sears Charge Plus, POB 41067, Norfolk VA 23541  
 513400690 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
 513387411 EDI: PRA.COM Dec 08 2017 22:23:00 Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
 513099845 +EDI: SEARS.COM Dec 08 2017 22:23:00 Sears/ Citibank, PO Box 6282, Sioux Falls, SD 57117-6282  
 513099846 E-mail/Text: bknotices@conduent.com Dec 08 2017 22:36:21 US Dept of Education, 501 Bleecker St, Utica, NY 13501  
 513397844 +EDI: WFFC.COM Dec 08 2017 22:23:00 WELLS FARGO BANK, N.A., Attn: Bankruptcy Dept., 3476 Stateview Blvd., Fort Mill, SC 29715-7200  
 513387953 +EDI: WFFC.COM Dec 08 2017 22:23:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A, Des Moines, IA 50328-0001  
 513099847 EDI: WFFC.COM Dec 08 2017 22:23:00 Wells Fargo Bank NA, PO Box 4233, Portland, OR 97208  
 513099848 +EDI: WFFC.COM Dec 08 2017 22:23:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

513099849 ##+Zucker, Goldberg, Ackerman LLC, PO Box 1024, Mountainside, NJ 07092-0024

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-2

User: admin  
Form ID: 3180W

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Total Noticed: 27

Date Rcvd: Dec 08, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
Denise E. Carlon on behalf of Creditor WELLS FARGO BANK, N.A.  
bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com  
Evelyn Akushie-Onyeani on behalf of Debtor Rita Bernard evelyn@onyeanilaw.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A.  
nj.bkecf@fedphe.com

TOTAL: 5